Listing of Claims

The following listing of claims replaces all prior versions and listing of claims.

1.　(previously presented)　A system for managing a financial account, comprising:

a data collection component, wherein said data collection component is operable to receive account option data and account formation data pertaining to a customer;

a decision engine operable to qualify the customer for an account based at least in part on said formation data and said account option data;

an account creation component operable to establish an account for the qualified customer based at least in part on the account option data and account formation data;

an account management component operable to perform periodic account management and maintenance of said financial account;

a transactional processing component operable to receive transactions and clear the transactions against the account; and

a data aggregation module coupled with the account management component and the decision engine, and configured to aggregate data associated with the transactions and provide feedback information to the decision engine and the account management component.

2.　(original)　The system of claim 1, wherein said decision engine further comprises an underwriting component operable to apply qualification criteria to qualify customers for an account.

3.   (original)   The system of claim 2, wherein said decision engine further comprises at least one risk model coupled to said underwriting component operable to model risks associated with said financial account and associated with said qualification criteria.

4.   (original)   The system of claim 1, wherein said account management component further comprises an account behavior component operable to examine a customer's account behavior.

5.   (previously presented)   The system of claim 1, wherein said decision engine is configured to alter underwriting criteria based on said feedback information and said account management component is configured to alter parameters of said financial account based on said feedback information.

6.   (original)   The system of claim 5, wherein said account behavior component further comprises a controller operable to enable and disable functions and privileges of said account based upon said aggregated data.

7.   (canceled)

8.   (previously presented)   The system of claim 1, wherein said decision engine comprises an underwriting component operable to apply qualification criteria and at least one risk model coupled to said underwriting component and associated with said qualification criteria operable to model risks associated with said financial account.

9.   (original)   The system of claim 8, wherein said at least one risk model is coupled to said data aggregation module and said account behavior component, wherein said at least one risk model is operable to update risk models based upon said aggregated data and said account behavior, whereby said qualification criteria is updated.

10.   (original)   The system of claim 9, wherein said account management component performs account management and maintenance based upon said risk models.

11.   (previously presented)   A method for managing a financial account, comprising the steps of:

    aggregating transaction data regarding a plurality of financial accounts;

    modifying the services available to the financial account based on the aggregated transaction data; and

    modifying underwriting criteria for new financial accounts based on the aggregated transaction data.

12.   (canceled)

13.   (previously presented)   The method of claim 11, wherein a risk model is available and further comprising the steps of:

running the risk model based at least in part on the aggregated transaction data;

modifying the underwriting criteria based at least in part on the results of the risk model.

14.   (canceled)

15.   (previously presented)   The method of claim 11, wherein the step of modifying the services comprises the step of modifying the underwriting criteria.

16.   (original)   The method of claim 11, wherein the step of modifying the services comprises the step of modifying the fees associated with services.

17.   (previously presented)   The method of claim 11, wherein the step of aggregating transaction_data comprises the step of receiving transaction information regarding financial transactions associated with the financial account.

18.   (original)   The method of claim 11, wherein the step of modifying the services comprises the step of modifying a line of credit associated with the financial account.

19.   (original)   The method of claim 11, wherein the step of modifying the services comprises the step of modifying restrictions on transactions for the financial account.

20.   (original)   The method of claim 11, wherein the step of modifying the services

comprises the step of temporarily disabling one or more services associated with the

financial account.

21.   (previously presented)   A system for managing financial accounts, the system

comprising:

        an account management component configured to manage a plurality of financial

accounts;

        a transactional processing component configured to process and monitor

transactions between the plurality of financial accounts and a financial transaction

network;

        a data collection component configured to receive account information for a new

account;

        a decision engine configured to qualify the new account based on underwriting

criteria and the account information;

        an account creation component configured to establish the qualified account based

on the account information; and

        a data aggregation module configured to process transaction data from the

transactional processing component and provide feedback information to the account

management component and the decision engine for altering the underwriting criteria and

parameters of the financial accounts.

22.   (previously presented)   The system of claim 21, wherein the decision engine is configured to alter the underwriting criteria based on the feedback information and the account management component is configured to alter parameters of the financial accounts based on the feedback information.

23.   (previously presented)   The system of claim 22, wherein the decision engine interfaces with a risk model which is updated based on the feedback information from the data aggregation module.